Appl. No. 10/046,654
Amdt. dated April 14, 2009
Reply to Office Action of January 14, 2009

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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1.-24. (Cancelled)

25.   (New) A method for automatically transferring credit between a stored value fund maintained in a data base and a handler using a wide-area computer network, the method comprising:

receiving, at a server computer system having a payment controller, automated transfer information from the wide-area computer network coupled to a user associated with the stored value fund, the automated transfer information comprising handler information on one or more handlers, including one of the handlers that is selected by the user as a default handler;

determining at the payment controller the handler for an automated transfer, with the default handler used for the automated transfer unless a different handler is chosen by the user for the automated transfer;

determining at the payment controller the direction of the automated transfer with respect to the stored value fund;

determining at the payment controller an amount for the automated transfer; and

automatically transferring the amount between the stored value fund in the data base and the handler determined for use for the automated transfer.

26.   (New) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, further comprising a step of determining if a transfer period has expired.

27.   (New) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, further comprising a step of determining if a threshold amount is crossed.

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28.　(New)　The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 27, wherein:

the determining the amount step comprising a step of determining the difference between the threshold amount and a balance of the stored value fund; and

the difference is equal to the transferred amount.

29.　(New)　The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, wherein the amount is included in the automated transfer information.

30.　(New)　The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, further comprising a step of electronically notifying the user of the automated transfer, wherein the electronic notification includes at least one of a web page, an instant message, an e-mail message, a pager message, and a wireless phone message.

31.　(New)　The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, wherein the server computer system comprises a plurality of computers coupled together by a computer network.

32.　(New)　The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, wherein the handler includes at least one of a bank, a credit card company, a debit card company, an agent location, a stored value fund, an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, and a money order issuer.

33.　(New)　The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25,

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wherein the amount corresponds to at least one of: currency, monetary value, airline mileage, promotional program points, gift certificate credit, and commodities.

34.   (New) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, wherein the automatically transferring step comprises at least one of the following steps:

transferring the amount with a bank account;

transferring the amount with a credit card or debit card;

transferring the amount in a check or money order;

transferring the amount to another's stored value fund;

transferring the amount to an agent location chosen by the user;

transferring a telegram or a greeting card with a check or money order for the amount; and

transferring an electronic greeting card with an electronic payment notification for the amount embedded therewith.

35.   (New) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25, further comprising steps of:

retrieving a trigger condition that initiates the automatically transferring step; and

determining when the trigger condition is satisfied.

36.   (New) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 35, wherein the trigger condition includes at least one of:

a credit balance in the stored value fund meeting a threshold; and

a period of time expiring.

37.   (New) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 25,

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wherein the user, the handler and the server computer system are remotely located with respect to each other.

38. (New) A computer-readable medium having computer-executable instructions for performing the computer-implementable method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network of claim 25.

39. (New) A method for automatically transferring credit between a stored value fund and a handler using a wide-area computer network, the method comprising:

receiving automated transfer information at a server computer system from the wide-area computer network coupled to a user associated with the stored value fund, the automated transfer information comprising handler information on one or more handlers, including a selection of one of the handlers as a default handler;

determining the handler for an automated transfer, with the default handler used for the automated transfer unless a different handler is chosen by the user for the automated transfer;

determining the direction of the automated transfer with respect to the stored value fund;

determining an amount for the automated transfer;

determining a trigger condition for the automated transfer; and

automatically transferring the amount between the stored value fund and the handler if the trigger condition is satisfied, wherein the trigger condition includes at least one of:

a credit balance in the stored value fund meeting a threshold amount, and

a period of time expiring.

40. (New) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 39, wherein:

the determining the amount step comprising a step of determining the difference between the threshold amount and a balance of the stored value fund; and

the difference is equal to the amount to be transferred.

41.   (New) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 39, wherein the handler include at least one of a bank, a credit card company, a debit card company, an agent location, a stored value fund, an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, and a money order issuer.

42.   (New) A computer-readable medium having computer-executable instructions for performing the computer-implementable method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network of claim 39.

43.   (New) A method for automatically transferring credit between a stored value fund and a handler using a wide-area computer network, the method comprising:

receiving automated transfer information at a server computer system from the wide-area computer network coupled to a user associated with the stored value fund, the automated transfer information comprising handler information on one or more handlers, including one of the handlers that is selected by the user as a default handler;

determining the handler chosen by a user for an automated transfer, with the default handler used for the automated transfer unless a different handler is chosen by the user for the automated transfer;

determining the direction of the automated transfer with respect to the stored value fund;

determining if a transfer period has expired;

determining an amount for the automated transfer;

automatically transferring the amount between the stored value fund and the handler after the transfer period has expired.

44.   (New) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 43, further comprising a step of determining if a threshold amount is crossed.

45.   (New) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 43, wherein:

the determining the amount step comprising a step of determining the difference between the threshold amount and a balance of the stored value fund; and

the difference is equal to the amount.

46.   (New) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 43, further comprising a step of determining a trigger condition for the automated transfer, wherein the trigger condition includes at least one of the following:

a credit balance in the stored value fund meeting a threshold, and

a period of time expiring.

47.   (New) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 43, wherein the stored value fund is only accessible by the user over the wide-area computer network.

48.   (New) A computer-readable medium having computer-executable instructions for performing the computer-implementable method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network of claim 43.

49.   (New) The method of claim 43, wherein the stored value fund is used to make payments to a payee from a payor, and wherein the stored value fund is temporary and used for a single payment to the payee.